

# MR. BOOTH AT DEATH'S DOOR; FRIENDS SAY "HEARTBREAK!" SINGERLY'S BANKS CLOSE WITH \$3,000,000 DEPOSITS.

Only a Miracle Can Save Her from Passing Into the Unknown.

STRICKEN BY GREAT GRIEF

A Sister's Taunt and Other Indignities Helped to Ruin Her Health.

HER LIFE ONE OF CHARITY.

From Girlhood She Devoted Herself to Works of Kindness for Those in Need.

RELATIVES PRAYING FOR HER.

Those Who Oppose the New Organization Say They Are Hoping for Her Recovery from Her Perilous Illness.

MRS. BALLINGTON BOOTH'S deadly illness is a broken heart. The figure of speech has in this, as in all cases, a basis in reality. Her physicians at the Presbyterian Hospital last night shook their heads sadly, and said: "A miracle, the miracle of her splendid will, may save her."

Her heart was broken, literally, after she had read a line in a letter indefinable as fate, written from London by her elder sister, saying: "I shall never see you again by using it in writing to you." Mrs. Ballington Booth might have shrugged her shoulders at this if she had been less sensitive.

Sensitive as she is, the amazing phrase might have grieved her only intensely, but it came after a long series of heart-rending incidents, so constant, so refined in their cruelty, borne by her with such angelic resignation, that its torture was like that of the heated iron crucifix on the lips of the martyr. She could not resist it.

At Chicago, Salvation Army men, led by principal officers, disturbed one of her meetings until she was compelled to rebuke them by name, an appeal to them in general having had no other effect than their fleeing with renewed insistence.

At London, in the Training Home, girls receiving instructions for a trip to New York were told to avoid Mrs. Ballington Booth as a woman of lost reputation, in terms of contumely so outrageous that Captain Minnie Turner cast off her Salvation Army uniform and came here to enlist among the Volunteers.

At Montclair, N. J., in the Children's Home, was a girl whom Mrs. Ballington Booth protected. An officer of the Salvation Army wrote to this girl a letter so disgraceful in its references to Mrs. Ballington Booth that the mother suppressed it. She wrote to the girl's guardian, "If you read should read this letter, we could not keep her here."

Anonymous letters, full of absurd charges against Mrs. Ballington Booth filled her mail every day. They were written, evidently by persons who believed they were serving God by insulting her. The sincerity of the sentiments amazed her. The number of letters increased as the success of the Volunteer's increased.

Commander Ballington Booth received, from leaders of the Salvation Army, persistent appeals to leave his wife, accusing her of an infamy of defects catalogued in part with rare ingenuity.

Mrs. Ballington Booth was ostracized by the family, by friends, by acquaintances, by persons in whom she had confidence. Her crime was irreparable, unchangeable.

She had quitted the Salvation Army.

CHAPTER I.

The maiden name of Mrs. Booth was Maud Elizabeth Charlesworth. Her father, the Rev. Dr. Samuel B. Charlesworth, was pastor of Limehouse Parish, London, an Episcopal minister, like his father, whom the people of Ipswich, in Suffolk, admired ardently.

The family has an ancient record of scholarship. Miss M. Charlesworth, the Volunteer's aunt, the author of "Ministering Children," Professor Colwell, the Volunteer's uncle, is professor of Sanskrit in the University of Cambridge. Her elder sisters, Anna and Florence, are wives of Church of England clergymen. The Volunteer was always a Volunteer.

Her youthful life was partially from her mother, but it was consciously developed by herself. In her girlhood she devoted her leisure to the study of the old people and the infirm of her father's parish, not through others, but in person, with true charity.

Her beautiful, patient hands that made the beds of the miserable, she did not send her aims by a messenger, but distributed them herself. Contemptions then, perhaps, of those who meditate and pray in solitude for others, she preferred already acts of charity rather than any other expression of love for humanity. She was graduated, and her father took her to Paris for a voyage in which she might meet among strangers her perfect knowledge of French.

She was sixteen years of age and she had read "Les Misérables," the Volunteer's aunt, the author of "Ministering Children," Professor Colwell, the Volunteer's uncle, is professor of Sanskrit in the University of Cambridge. Her elder sisters, Anna and Florence, are wives of Church of England clergymen. The Volunteer was always a Volunteer.

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She was famous as a Salvationist when she returned to England. Commander Ballington Booth admired her without an idea that she thought of him; she said that his speeches had inspired her to become a Salvationist, and he did not know it; but they met on the same platform one day, and they acknowledged that they had been in love with each other for a long time.

At their wedding, in London, four thousand persons were present. He was the most popular speaker among the Salvationists in England; she was the most successful in attracting affection and confidence. General Booth appointed them to direct the Salvation Army in the United States.

CHAPTER II.

The Salvation Army's work here, ten years ago, was misunderstood because it was not well explained, abused because it was badly done, persecuted because it was obnoxious. Several Salvationist meetings were disorganized without protest, several Salvationists were sent to jail.

Commander and Mrs. Ballington Booth captivated public opinion, she charming it always with her celestial eyes. The men of science, the skeptics, the most indifferent recognized that the Army was doing good. Mrs. Ballington Booth placed in the hands of thirty workers who labored admirably.

She was admitted to the drawing rooms. Fashionable society protected her with the wealth. The building on Fourteenth street was obtained at a cost of \$400,000. The success of the Salvation Army in America was known and celebrated everywhere.

An order from the General to the Commander and Mrs. Ballington Booth to return to England came in the first days of last year. They refused to return; their personal friends urged them not to return. They had sent \$100,000 to England for foreign missions, \$13,000 to India, \$14,000 to France, \$17,000 for social work in England. They said that their labors in America needed all the money which they had obtained here. Their recall appeared to be the result of their contention.

They formed the Volunteers of America.

CHAPTER III.

As a Volunteer, Mrs. Ballington Booth has been able to realize her earliest ambition. In Hope Hall, which she has founded, convicts find an asylum until they may be able to find work. It is an idea from "Les Misérables." Mrs. Ballington Booth puts it into practice with admirable tact. Hope Hall is in the charge of two officers of the Volunteers, and no stranger may enter it. Its location, near High Bridge, is not well known, and not easily accessible. The men who are there work at the farm, cook their meals, attend to their wants, go in and out at liberty.

They are not tempted to commit new crimes, as those who cannot find work because they have been convicts, often are. Mrs. Ballington Booth's work is appreciated in all penal institutions. She is heartbroken because it is calumniated as well as anything else that she has done, since she is a Volunteer.

Neither she nor the Commander, accuses the Commander of the Salvation Army for her great grief. The latter has issued the following statement:

"While realizing that this is not the moment to enter into any argument, controversy or defence, yet in case our position should be misunderstood, and in view of the statements made by the press, I am constrained on behalf of our people all over the world to say that there is but one feeling in our hearts regarding the divorce of Mrs. Ballington Booth and the consequent sorrow and anxiety through which Commander Ballington Booth is passing. That feeling is love which would find expression in unceasing prayer.

"Consul Mrs. Booth-Tucker has been in constant communication both with the hospital and with Commander Ballington Booth, expressing her sympathy and offering any assistance within her power. While General Booth has cabled from London the assurances of his prayers."

WIFE SENT SAWS IN THE BREAD.

Smuggled Them to Her Husband with Acid in the Baskets of Food Which She Carried.

North Tonawanda, N. Y., Dec. 23.—Owen Thomas, one of the three men who were indicted for grand larceny, made an unsuccessful attempt to break jail yesterday. It is a rule that each prisoner may furnish his own meals, lights, etc., and in Thomas's case his wife brought him his meals and the necessities of life. She smuggled two steel saws to her husband, while he was concealed in the meshes of a basket, and then acid was taken to him in a cup supposed to contain coffee. Later the handles of the saws were neatly hid in a loaf of bread, which reached her husband in safety.

While he was at work on the bars, the noise of the saw attracted the attention of a fellow convict in an adjoining cell, who reported it to the turnkey. When the turnkey reached the cell there was but an hour's work yet to be done before Thomas would have been at liberty. When the wife came to visit her husband to-day she was confronted with the evidence against her, and confessed her share in the scheme.

1,000 more advertisers used Journal "wants" last Sunday than on the same day last year. What does such a condition suggest? Take the hint Sunday.



Mrs. Maud Ballington Booth, Who Is Dying from a Broken Heart.

## BLACK'S TAX MESSAGE IN ADVANCE TO THE JOURNAL.

Suggestions of the Governor to the Legislature.

IN A DILEMMA.

Knows the Strong Opposition to Any Radical Measure.



Governor Black.

ALBANY, N. Y., Dec. 23.—Governor Black's annual message to the Legislature will have as its main feature a discussion of the Tax laws and their administration, and will suggest various means of settling the vexatious taxation questions, so that the unequal system of taxation in this State may be remedied by legislative or executive aid. To a few of his intimates Governor Black has confided his projects. His plans are not fully formed. The subject is one upon which able men have differed for generations.

In the meantime the taxpayers, high and low, have been compelled to take their comfort from grumbling. The Governor halts between two schemes of amelioration. He is considering whether to rest merely by calling the attention of the Legislature to the fact that local assessors are prone to carelessly disregard the law and often to wantonly break it, especially the provision which requires the assessment of real and personal property at its full valuation, and leave the Legislature to act as it will.

On the other hand, the Governor thinks well of suggesting to the Legislature the passage of a law authorizing the Governor to appoint a Commission to study the taxation situation and report to the Legislature facts concerning taxation and assessment, conclusions to be drawn therefrom, and propose bills making any changes advisable in the Tax laws. It may be that the Governor will not directly advise the Legislature that he be empowered to appoint a Tax Law Revision Commission, but that is said to be the plan he favors at this time.

The recommendations of the Governor to the Legislature will be framed with extraordinary care. Governor Black, as well as his fellow-Republican leaders realizes that they have a stupendous and most difficult task when they seek to bring about a change of taxation methods. There is peril in the undertaking, whichever way steps are taken. Single taxpayers will fight hard if the plan looks to be against their theories, while the strongest opposition will be developed if there seems any attempt to favor the theories of the Henry George men. The existing law has its friends, who say that if it were well administered, taxation would be equal. The law's opponents say it is impossible to execute it because of the many ways to hide personal property from the tax man. Because of the pressing needs for action and the difficulties of settling the problem by hurried legislation, it is thought that Governor Black will advocate a Tax Commission. With a Commission appointed, the Republican managers think they can stem the tide of adverse criticism on taxation by pointing to the fact that an able Commission, appointed at Republican suggestion, is trying for a solution.

The fact is also known that Governor Black's message on taxation will be a bid for popularity and a renomination. It is being conceded in the inner Republican circles—they reflecting the sentiments of the masses—that Governor Black is decidedly unpopular and not a desirable candidate, considering the uncertainty of next Fall's political result. To change the sentiments of the voters, the Governor is being advised to attack the present taxation system, and by so measuring his words satisfy the taxpayers that he is their champion, no matter what their individual views are on the question. Prominent politicians pretend to see in the execution of such a scheme great chances for Governor Black. An opportunity, too, will be afforded the Republicans to tide over next year's campaign on the tax question, over which the entire State is in decided rebellion against the present system and its criminally inadequate administration.

The Tax Law Revision Commission, it is expected, will settle all these vexatious points. It has been suggested to the Governor that he appoint on the Commission men representing the judiciary, the business community, the farmers, the workmen and the professional exponents of political economy. The Commission is to make an inquiry into the broad features of taxation and its general equity as between all classes, for the purpose of devising changes to make taxation equal.

The closing of the bank is primarily due to the shrinkage in the value of the bonds and notes of the Singlerly Pulp and Paper Mills at Elkton, Maryland. We are at work trying to secure the indebtedness of the banks with a view to going into voluntary liquidation.—William M. Singlerly's Explanation of the Crisis.

PHILADELPHIA, Pa., Dec. 23.—The Chestnut Street National Bank, of which William M. Singlerly, proprietor of the Philadelphia Record, is president, closed its doors this morning, as did also the Chestnut Street Trust and Savings Fund, which is allied with the bank. The Union Trust Company, which is also in the same building on Chestnut street, above Seventh, experienced a "run" during the day, owing to its proximity to the embarrassed bank, but this institution is said to be in good condition and will experience no difficulty in meeting the demands made upon it.

Not since the failure of the Keystone and Spring Garden National Banks and the defections of City Treasurer John Bardsley, has such a financial sensation been experienced in Philadelphia as there was this morning when it became known that the Chestnut Street Bank had posted a notice that it was in the hands of an examiner. There was a flurry among all the financial institutions in the city. Rumors of the bank's shaky condition have been in circulation for a month, and much detail has been known to the banking community generally for weeks past.

Singlerly Tried to Save It.

During that period the most herculean efforts have been made by Editor Singlerly and his friends to save the institution from bankruptcy, and within the last forty-eight hours it was believed that relief was at hand. Yesterday the matter was laid before the leading banks, bankers and trust companies of Philadelphia, and an offer was made by them to subscribe for \$2,000,000 worth of 6 per cent preferred stock of the Record Publishing Company in order to relieve the embarrassment of the bank. A subsequent investigation demonstrated that the state of the bank's affairs was not such as to warrant these financial interests in according the proposed relief, and their offer was accordingly withdrawn.

Mr. Singlerly, the president of the bank, has a large number of other business interests. Besides his connection with the bank, he is president of the Record Publishing Company, has one of the largest pulp paper mills in the country, at Elkton, Md.; is president of the Chestnut Street Trust and Savings Fund Company and has large interests in a number of commercial, manufacturing and other establishments, among which are the Brighton Mill, at Elkton, and Dauphin streets, where worsted goods for women are made; a gleaner and binder factory at Norristown, where a hundred hands are employed; his family stock farm at Gwynedd, where 50,000 gallons of milk are obtained yearly from his herd of cattle and sold in this city, and his stock farm at Elkton, Md. He also deeply interested in several local enterprises, such as Lennon's store, on Chestnut street; the Rembrandt Photo-Engraving Company; the Rembrandt Engraving Company; a new corner grocery plant in Baltimore, and Lit Brothers' big store at Eighth and Market streets.

One explanation for the failure, which Mr. Singlerly himself affirms, is made by several authorities, such as Controller Eckels. The closing of the bank is primarily due to the shrinkage in value of the bonds and notes of the Singlerly Pulp and Paper Mills, at Elkton, Md.

Depositors in a Panic.

From 9 o'clock, when the notice of the failure, signed by Bank Examiner Hardt, was placed upon the door, the entrance to the building was completely blocked by the crowd, in which were many of the anxious depositors whose money is in the bank's hands. The depositors guarded the doors and kept the people moving. Back in the office of the president William M. Singlerly, the head of the bank, walked nervously to and fro, receiving the bankers who called to express their sympathy. George H. Barle, president of the Tradesmen's Bank, the Financial Company and the Pennsylvania Warehouse Storage and the Pennsylvania Company, and Richard Y. Cook were among the early callers.

The employees were completely in the dark. They were standing when they found morning, and many burst into tears when they realized the calamity that had fallen upon the institution.

\$3,000,000 in Deposits.

The amount on deposit in the Chestnut Street Bank when the doors were closed was in round numbers, \$3,000,000; of which about \$1,200,000 was to the credit of individuals, firms and corporations in this city, while the remaining \$1,800,000 represented the accounts of banks in other cities. The deposits in the Trust and Savings Company amounted to about \$1,300,000.

On Monday of this week the bank made the following report to the Clearing House: Loans and discounts, \$2,261,000; legal reserve, \$308,000; deposits, \$1,780,000; due from banks, \$335,000; due to banks, \$680,000; circulation, \$43,000. The reserve has been below the legal requirements for several weeks. The city had no deposit in the bank \$514,550.40. City Treasurer Oellers, who is identified with Mr. Singlerly in a responsible position, declares that he will be in a position to protect the city's rights.

State Funds Involved.

According to the statement of State Treasurer Haywood, issued on the 1st of December, there was deposited with the

Chestnut Street National and Savings Fund of Philadelphia Closed.

RELIEF PLAN FAILED.

Millionaire Editor Expected to Pay His Debts by Selling Record Stock.

BANKS IN BAD SHAPE.

Other Financial Institutions Refused to Advance \$2,000,000 to Tide Them Over.

MORTGAGE ON THE NEWSPAPER.

Rumor That the Traction Magnates Will Take Possession and Turn It Into a Republican Protection Organ.

The large financial interests of the city had combined to advance the amount of money reported as necessary, but a final investigation developed a condition which prevented their aid. Members of the Clearing House, who are not members of the bank, are involved in the failure.

It is an open secret in financial circles that within the past forty-eight hours strenuous efforts have been made by the leading banks and bankers of Philadelphia to avert the catastrophe, and that, but for the discovery upon final investigation of a worse condition of affairs than had been anticipated, the Chestnut Street Bank would not have been permitted to fail. A number of gentlemen of very great prominence in the financial community united this morning in making this statement concerning the situation.

Bankers Not Satisfied.

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Briefly told, the story back of this statement is this: On Tuesday, the Clearing House Association, which is composed of all but one of the national banks within the city limits, was apprised of a serious state of affairs in the condition of the Chestnut Street Bank, and a request was made that the bank's trust companies and other large financial interests should unite in extending aid. It was stated that if Mr. Singlerly's indebtedness to the bank could be liquidated all danger of failure would be averted, and it was suggested that these various financial interests should join in subscribing for the proposed issue of \$2,000,000 of 6 per cent preferred stock of the Record Publishing Company, the proceeds of which could be devoted to the liquidation of that indebtedness and other obligations of Mr. Singlerly. A statement was submitted at the same time showing that the profits of the Record last year amounted to \$224,000, and it was proposed to pay the interest on the proposed issue of preferred stock twice over.

Upon final investigation, however, it was discovered that the affairs of the bank were more deeply involved than had been supposed, and the condition disclosed was such that the amount of money raised was deemed insufficient to relieve the embarrassment. The large financial interests referred to were so reluctantly compelled to withdraw their aid that the result was the closing of the bank doors this morning. The meeting at which this decision was reached was held last evening, the financial interests of the bank, sent by a committee of their number, and it was not until nearly midnight that it was decided that the catastrophe could not be averted.

The liabilities of the bank are approximately \$4,000,000. What the assets are cannot be ascertained, but it is commonly reported that they are not sufficient to pay more than 40 or 50 per cent on the dollar.

Mortgage on the Record?

A report that has been freely discussed to-day is that Messrs. Widener and Elkins, the Traction magnates, hold a mortgage for \$750,000 upon the Record and a mortgage against the Pulp Mill at Elkton. Rumor has it that they will take possession of these properties and that the true probabilities are that the Record will become a Republican protection paper. Mr. Singlerly is a candidate for a staunch Republican, and as such, and as one of the owners of the Record, it would be absolutely necessary that they are not sufficient to pay more than 40 or 50 per cent on the dollar.

No Effect in New York.

The correspondents in this city of the Chestnut Street National Bank, of Philadelphia, are the National Bank of the Republic and the Seaboard National Bank. Vice-President Stuart G. Nelson, of the Seaboard, said that the Chestnut Street Bank had a balance to its credit there. At the balance was not in the local institution's favor, but that the amount was not large enough to create any concern among the bank officers. In banking circles generally, the failure of the Chestnut Street Bank and its closely allied Trust Company did not excite any surprise, as it had been expected for some time, it having been known that Mr. Singlerly was embarrassed by reason of his many ventures. Mr. Singlerly is not believed to have had any extensive connections with business men in this city, and the trouble even in Philadelphia is expected to be localized.

Better Time on the Ninth "L."

Express trains on the Ninth avenue "L" road will shortly be able to make better time than they now do. The company has begun alterations on the tracks and switches at the Fifty-third street station by means of which, Manager Farnsworth said yesterday, the saving of several minutes will be effected. The alterations, on which workmen were engaged yesterday, will enable trains to be run from Christopher street to One Hundred and Sixtieth street without being switched to the local track, as has hitherto been necessary at Fifty-third street.

Husband Saw Witches About Him.

Mr. Anna McArthur petitioned Justice Stone to annul her marriage yesterday. Decision was reserved. Her husband, Frank, is an incurable lunatic in a Trenton asylum. The couple were married in Princeton, N. J., in 1881. They had three children. McArthur was insane when he was married. He imagined he saw witches flying above the trees on Princeton, at times he was violent and beat his wife.